

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Charles M. Izzo, Attorney CI-4691
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Camden, NJ 08102
856-757-0550
Attorney for Debtor

In Re:

Andres Cruz
Gladys E. Cruz, Co-Debtor
554 North 35th Street
Camden, NJ 08105

Case No.: 19-27017
Judge: ABA
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

☒ Motion for Relief from the Automatic Stay filed by Toyota
creditor,

A hearing has been scheduled for 1-24-23, at 10:00

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____

☐ Certification of Default filed by _____

I am requesting a hearing be scheduled on this matter.

I oppose the above matter for the following reasons (choose one):

☒ Payments have been made in the amount of \$ 1,987.00, but have not
been accounted for. Documentation in support is attached.

\$697 on 12/22/22 *Spoke to Toyota Bankruptcy Dept
\$697 on 12/28/22 They said they would forward me
\$593 on 1/4/23 my payment History.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

☒ Other (explain your answer)

AS of 1/4/23 all payments have been made.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date:

1/10/23

Date:


Debtor's Signature

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.